

**Table I.C.1.b(2004) Average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	3,791	4,115	3,670	3,785	3,780	3,769	3,836	3,780
Industry group **								
Agric., fish., forest.	3,125	4,456	3,414	3,400	3,034	2,903	3,881	2,986
Mining and manufacturing	3,527	3,965	3,327	3,432	3,405	3,594	3,493	3,532
Construction	3,549	3,503	3,189	3,720	3,313	4,071	3,417	3,710
Utilities and transp.	3,599	3,186	3,759	3,438	3,508	3,651	3,435	3,621
Wholesale trade	3,792	4,009	3,544	3,728	3,625	3,959	3,615	3,869
Fin. svcs. and real estate	3,949	4,688	4,066	4,578	3,960	3,772	4,370	3,884
Retail trade	3,565	3,684	3,525	3,565	3,468	3,580	3,633	3,551
Professional services	4,121	4,407	3,863	3,960	4,232	4,098	4,076	4,133
Other services	3,716	4,076	4,078	3,729	3,716	3,608	4,009	3,632
Ownership								
For profit, incorporated	3,709	4,165	3,589	3,714	3,611	3,700	3,790	3,689
For profit, unincorporated	3,664	3,765	3,692	3,527	3,801	3,617	3,677	3,659
Nonprofit	4,309	4,642	4,258	4,529	4,311	4,244	4,450	4,287
Age of firm								
Less than 5 years	3,466	3,540	3,374	3,318	3,525	3,866	3,422	3,560
5-9 years	3,670	3,678	3,382	3,507	4,046	3,740	3,562	3,773
10-19 years	3,686	4,125	3,433	3,668	3,640	3,530	3,766	3,620
20 or more years	3,850	4,371	3,898	3,903	3,790	3,796	4,005	3,814
Unknown	3,757	2,523*	3,549	3,783	3,863	3,755	3,304	3,760
Multi/single status								
2 or more locations	3,787	3,922	4,235	4,111	3,768	3,758	3,899	3,782
1 location only	3,800	4,118	3,598	3,626	3,805	4,068	3,826	3,764
Percent full-time employees								
Less than 25%	3,528	4,221	3,859	3,495	3,242	3,546	4,066	3,395
25-49 %	3,698	4,332	4,253	3,491	3,643	3,654	4,080	3,633
50-74 %	4,049	4,036	3,849	4,184	4,136	4,031	3,976	4,065
75% or more	3,769	4,116	3,613	3,770	3,764	3,742	3,805	3,759
Union presence								
No union employees	3,783	4,099	3,644	3,799	3,769	3,742	3,829	3,766
Has union employees	3,870	4,763	4,098	3,679	3,867	3,861	4,066	3,856
Unknown	3,738	3,199	3,846	3,522	3,763	3,743	3,448	3,745
Percent low wage employees								
50% or more low wage	3,463	4,160	3,715	3,440	3,543	3,346	3,774	3,404
Less than 50% low wage	3,874	4,106	3,662	3,867	3,845	3,882	3,847	3,881

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.1.b(2004) Standard error for average total single premium (in dollars) for mixed-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.96	122.27	65.18	84.34	38.55	36.35	73.96	23.11
Industry group **								
Agric., fish., forest.	125.93	375.93	714.35	744.91	421.05	209.57	221.65	185.17
Mining and manufacturing	32.58	316.45	136.77	161.41	84.57	60.34	144.57	31.55
Construction	66.75	89.15	215.12	251.25	283.83	357.74	107.73	138.61
Utilities and transp.	94.14	375.79	425.55	313.58	399.04	63.55	214.14	92.67
Wholesale trade	98.83	147.83	220.26	128.23	153.03	156.95	117.13	132.32
Fin. svcs. and real estate	72.61	288.00	253.43	275.50	204.87	47.67	185.04	60.41
Retail trade	84.03	142.40	134.97	95.44	91.20	156.93	58.30	110.06
Professional services	59.32	183.30	106.39	134.28	73.99	104.72	145.63	76.86
Other services	43.54	104.23	178.98	95.40	196.97	74.06	81.98	63.98
Ownership								
For profit, incorporated	24.59	150.27	77.66	97.94	61.39	34.89	85.62	30.52
For profit, unincorporated	87.72	107.14	113.46	124.14	194.57	121.68	81.38	109.43
Nonprofit	108.36	454.74	129.20	135.40	69.92	174.40	116.77	122.05
Age of firm								
Less than 5 years	187.01	200.80	216.82	210.10	415.72	387.23	140.60	329.16
5-9 years	79.83	125.49	194.68	174.86	271.86	209.80	93.63	152.78
10-19 years	95.83	186.34	134.07	93.04	85.12	117.66	143.58	66.63
20 or more years	37.14	145.38	84.85	106.21	50.29	77.56	76.90	50.58
Unknown	47.96	806.67*	1,062.73	645.15	163.54	46.91	644.44	47.85
Multi/single status								
2 or more locations	24.17	491.38	243.12	158.92	46.84	36.24	121.65	24.75
1 location only	46.69	122.78	62.00	96.41	106.30	250.49	73.61	78.27
Percent full-time employees								
Less than 25%	115.12	310.53	722.62	234.10	177.68	220.76	205.12	115.61
25-49 %	69.27	313.07	464.84	275.43	125.62	98.49	205.06	71.67
50-74 %	139.15	104.82	178.56	161.89	176.91	196.00	105.69	160.97
75% or more	23.16	139.68	71.15	99.48	50.12	36.63	86.53	26.13
Union presence								
No union employees	18.74	123.06	69.99	85.30	37.46	54.97	79.18	35.59
Has union employees	86.16	331.11	552.85	182.48	143.80	108.23	182.39	94.62
Unknown	52.67	485.81	919.22	308.11	255.46	52.20	403.97	52.71
Percent low wage employees								
50% or more low wage	57.13	257.00	246.10	113.35	79.99	36.50	169.42	43.23
Less than 50% low wage	25.18	103.43	55.57	86.61	48.46	48.61	65.97	34.88

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

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\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.